

**Abstract**

A holder of a financial account predefines a virtual account associated with the financial account. The virtual account has an associated limitation on a payment to be made from the financial account.

5 In connection with a transaction, information about the virtual account is provided to a third party. A third party uses the virtual account information to make a request for a payment. Any payment from the financial account that is outside of the limitation associated with the virtual account is prevented. Because only the virtual account information

10 is made available to the third party the risk to the account is limited based on choices made in advance by the user.

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